The undersigned is attorney of record.

The Commissioner is hereby authorized and directed to debit our deposit account, Account No. 02-2105 for the terminal disclaimer fee.

Dated: February 8, 1999

Respectfully submitted,

Morris E. Cohen (Reg. No. 39,947) Levisohn, Lerner, Berger, and Langsam 757 Third Avenue, Suite 2400 New York, New York 10017 (212) 486 - 7272